

Office and Surgery

Summary of cover



This document provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Office and Surgery policy. If you want to see the full terms, conditions and exclusions, please refer to the policy document.

This summary of cover gives you an overview of the standard covers available as part of this policy. It's not personalised to you.

Please read this document alongside your quote/policy schedule and policy document to see what's covered and any limits or exclusions that apply. Please check your coverage to ensure it meets your needs.



Type of insurance and cover

This policy is designed for surgeries and clerical businesses who wish to insure their premises and legal liabilities. It has a core cover which includes Material damage, Business interruption, Money, Employers' liability and Public and products liability.

It offers optional cover for Specified items 'all risks', Computer breakdown, Goods in transit, Terrorism, Personal accident and Legal expenses.

Businesses must be based in the United Kingdom, Channel Islands or the Isle of Man.

The duration of this non-investment insurance contract is 12 months.



Material damage 'all risks'

Provides insurance cover to protect property insured on an 'all risks' basis.

| Extension/cover | Standard limits (per occurrence unless stated otherwise) |
|--|---|
| Basis of cover | All risks |
| Basis of settlement | Day one – the cost of reinstatement plus a 15% uplift on the sum insured for inflation |
| Day one | 15% uplift on sum insured |
| Index linking | Included |
| Automatic reinstatement of the sum insured | Included |
| Brand protection | £25,000 in any one period of insurance |
| Capital additions | £500,000 or 20% of the sum insured for buildings and contents whichever is the lesser |
| Contract price | Included |
| Debris removal – buildings, contents and stock | Included up to the sum insured for the relevant item |
| Deterioration of stock | Included for refrigerated contents, drugs and medicines (maximum any one fridge/freezer £2,500) |
| Exhibitions, trade fairs and conferences cover | £10,000 at any one exhibition |
| Fire extinguishing appliances | Included |
| Glass | Included |
| Landscaped gardens | £50,000 or 20% of the buildings sum insured |
| Metered supplies | £10,000 |
| Mortgagees and lessors | Included |
| Non-invalidation | Included |
| Other interests | Included |
| Personal effects | £1,000 |
| Professional fees | Included |
| Property in the open | £1,000 |

| Extension/cover | Standard limits (per occurrence unless stated otherwise) |
|---|---|
| Sanitaryware | Included |
| Selling your buildings | Included |
| Seventy two hour cover clause | Included |
| Subrogation waiver | Included |
| Temporary removal | £50,000 or 15% of the sum insured |
| Temporary removal – documents and computer system records | 10% of the contents sum insured |
| Theft damage to buildings | £25,000 in any one period of insurance |
| Theft of keys | £2,500 |
| Trace and access | £25,000 or 10% of the sum insured |
| Tradespeople | Included |
| Unauthorised use of electricity, gas, oil or water | £10,000 or 10% of the sum insured |
| Underground cables | Included |

Significant exclusions or limitations applicable to Material damage ‘all risks’

- Material damage ‘all risks’ excess £350, escape of water £500, subsidence £1,000
- When a building is unoccupied cover is restricted to fire, lightning, explosion, earthquake, impact by aircraft, vehicles or animals
- Excludes damage to a building or structure caused by its own collapse or cracking
- Excludes consequential loss except loss of rent where included in the rent payable cover
- Excludes damage to land exceeding £25,000
- Excludes damage caused by or consisting of acts of fraud or dishonesty
- Excludes faulty or defective workmanship, wear and tear and steam pressure
- Excludes money and valuables
- Excludes any property more specifically insured
- Excludes motor vehicles and other property unless specifically mentioned as insured
- Excludes damage caused by or consisting of pollution or contamination
- Excludes damage to property or structures in course of demolition, construction or erection, alteration, addition or improvement
- Excludes damage caused by fire resulting from its undergoing any heating process or any process involving the application of heat
- Excludes movable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust
- Excludes property in transit
- Excludes theft or attempted theft not involving breaking into or out of the buildings of the premises by forcible and violent means
- Excludes disappearance, unexplained or inventory shortage, misfiling or misplacing of information
- Excludes losses arising out of the use of unattended machinery

Special conditions

- Electrical inspection
- Fire extinguishing appliances
- Firebreak doors and shutters
- Hot work permit
- Security conditions apply to this section
- Stillage
- Unoccupied premises notification
- Unoccupied buildings requirements and cover restrictions



Specified items 'all risks' (if selected)

Provides 'all risks' cover to protect specified items within selectable territorial limits.

Significant exclusions or limitations

- Specified and unspecified items 'all risks' excess £250
- Excludes breakage of china, glass, marble, earthenware or scratching or bruising of furniture, household or musical goods
- Excludes changes in environment or mechanical or electrical breakdown
- Excludes damage caused by employee acts of dishonesty
- Excludes confiscation, destruction or detention by Customs or other authorities
- Excludes depreciation, gradually operating changes and faulty or defective design or workmanship
- Excludes damage to deeds, bonds, coins, money, securities, stamp collections, plans, patterns, designs, documents of title
- Excludes items leased out, hired out or loaned by you to a third party
- Excludes contracts or other documents, business books or manuscripts or computer records
- Excludes loss of any liquid by leakage from the receptacle in which it is contained
- Excludes petrol and/or oil installations
- Excludes riot, strike or civil commotion
- Excludes damage to personal tools while in use

Special provision

- Index linking

Special conditions

- Security conditions apply to this section
- Theft from unattended road vehicles



Business interruption and book debts

Provides insurance cover to protect commercial business income following a material damage loss.

| Extension/cover | Standard limits (per incident unless stated otherwise) |
|---|---|
| Essential employee | £25,000 |
| Exhibition site | £10,000 |
| Lottery winner | £25,000 |
| Named diseases, vermin, defective sanitary arrangements, murder and suicide | £25,000 in any one period of insurance |
| Prevention of access | £25,000 in any one period of insurance |
| Public utilities – electricity, gas, water, telecommunications or internet services | £100,000 |
| Transit | £25,000 |
| Unspecified UK customers | £25,000 |
| Unspecified UK suppliers | £25,000 |

Special provisions

- Automatic reinstatement of sum insured
- Professional accountants' charges
- Renewal
- Value Added Tax

Significant exclusions or limitations applicable to Business interruption and book debts

- Excludes loss, cost or expense resulting from damage to a building or structure caused by its own collapse or cracking
- Excludes loss, cost or expense resulting from damage to land
- Excludes loss, damage, cost or expense caused by or consisting of acts of fraud or dishonesty
- Excludes loss, damage, cost or expense caused by or consisting of faulty or defective workmanship, wear and tear and steam pressure
- Excludes loss, damage, cost or expense in respect of money and valuables
- Excludes any property more specifically insured by you or on your behalf
- Excludes motor vehicles and other property unless specifically mentioned as insured
- Excludes loss, cost or expense caused by or consisting of pollution or contamination
- Excludes loss, damage, cost or expense in respect of property or structures in course of demolition, construction or erection, alteration, addition or improvement and materials or supplies in connection with all such property in course of construction or erection
- Excludes loss, damage, cost or expense arising from damage caused by fire resulting from its undergoing any heating process or any process involving the application of heat
- Excludes loss, damage, cost or expense in respect of movable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust
- Excludes loss, damage, cost or expense in respect of property in transit
- Excludes loss, damage, cost or expense caused by, consisting of or arising directly from theft or attempted theft not involving breaking into or out of the buildings of the premises by forcible and violent means
- Excludes loss, damage, cost or expense losses arising out of the use of unattended machinery
- Excludes loss, damage, cost or expense caused by, consisting of or arising from disappearance, unexplained or inventory shortage, misfiling or misplacing of information



Money

Provides insurance cover to protect business money.

| Extension/cover | Standard wordings/limits |
|--|--------------------------------------|
| Non-negotiable money | £250,000 |
| In transit by employees | £7,500 |
| In transit by post | £1,000 |
| In bank night safe | £7,500 |
| In premises during business hours | £7,500 (can be increased to £15,000) |
| In your home or that of any employee you authorise | £500 |
| In locked safe outside of business hours | £7,500 (can be increased to £15,000) |
| In premises outside business hours not in a locked safe or strong room | £250 |
| Money in vending machines | £250 |

| Extension/cover | Standard wordings/limits |
|---|--------------------------|
| Money in an unspecified safe | £2,500 |
| Counselling costs | £1,000 per any one event |
| Damage to property (personal effects) | £500 any one person |
| Damage to franking machine, safe, strong room or security case, bag | Included |
| Personal injury – death, loss of limb or loss of eye, permanent total disablement | £25,000 |
| Temporary total disablement | Up to £150 per week |

Significant exclusions or limitations

- Excludes loss of money due to clerical or accounting errors
- Excludes loss of money from any unattended vehicle
- Excludes loss of money due to acts of fraud or dishonesty by any employee where the loss is not discovered within 14 days of the date that the act of fraud or dishonesty started

Special conditions

- Accompaniment
- Record keeping
- Safe installation and adequacy
- Security conditions apply to this section
- Security of safe keys and combination codes



Computer breakdown (if selected)

Provides cover for breakdown of computer equipment. This cover must be selected in addition to insuring the computers under the Material damage or Specified items 'all risks' sections.

| Extension/cover | Standard wordings/limits (any one occurrence) |
|------------------------|---|
| Additional lease | £25,000 |
| Investigation costs | £25,000 |
| Additional expenditure | £50,000 |
| Accountants' fees | £25,000 |

Significant exclusions or limitations

- Computer breakdown excess £250
- Excludes damage for which any manufacturer, supplier, agent or maintenance undertaking is responsible under the terms of a guarantee or maintenance agreement
- Excludes inventory losses
- Excludes programming errors or design defects
- Excludes value to you of data stored

Special conditions

- Backup
- Information security



Employers' liability

Covers the cost of compensating employees who are injured at or become ill through work.

| Extension/cover | Standard wordings/limits (any one occurrence unless stated otherwise) |
|--------------------------------------|--|
| Cover limit | £10,000,000 |
| Automatic acquisitions cover | Included |
| Court attendance costs | Directors/partners £750, employees £250 |
| Criminal defence costs | £5,000,000 |
| Indemnity to directors and employees | Included |
| Indemnity to principal | Included |
| Personal representatives | Included |
| Public relations expenses | £25,000 in any one period of insurance |
| Unsatisfied court judgments | Included |
| Work overseas | Included |

Significant exclusions or limitations

- Excludes liability for bodily injury caused by work offshore
- Excludes liability for which compulsory motor insurance or security is required under road traffic legislation
- Limit of indemnity in respect of a single act of terrorism is £5,000,000



Public and products liability

Provides insurance protection for legal liability arising out of injury to third parties or for damage to their property.

| Extension/cover | Standard wordings/limits (any one occurrence unless stated otherwise) |
|---|--|
| Cover limit | £2,000,000 (may be increased to £5,000,000) |
| Automatic acquisitions cover | Included |
| Contingent motor liability (non-owned vehicles) | Included |
| Court attendance costs | Directors/partners £750, employees £250 |
| Criminal defence costs | £5,000,000 in any one period of insurance |
| Data protection | £1,000,000 in any one period of insurance |
| Defective Premises Act 1972 | Included |
| Environmental clean up costs | £1,000,000 in any one period of insurance |
| Indemnity to directors and employees | Included |
| Indemnity to principal | Included |

| Extension/cover | Standard wordings/limits (any one occurrence unless stated otherwise) |
|---------------------------|--|
| Joint liabilities | Included |
| Legionella | £1,000,000 in any one period of insurance |
| Libel and slander | £250,000 in any one period of insurance |
| Personal liability | Included |
| Personal representatives | Included |
| Public relations expenses | £25,000 in any one period of insurance |

Special provisions

- Discharge of liability
- Limit of indemnity
- Limit of indemnity – terrorism

Special conditions

- Use of heat
- Underground services

Public liability

Significant exclusions or limitations

- Third party damage excess £250

The following are excluded:

- Liability directly or indirectly caused by asbestos is excluded
- Legal liability which only exists under contract or agreement
- Liability directly or indirectly caused by your use of or reliance upon or work carried out upon or sale or supply of any computer hardware or related information technology or communication system, any computer software, internet, intranet, website or similar facility, system or network and/or any electronic data or related information
- Liability arising out of ultraviolet radiation in the wavelength 10-400 nanometres
- Liability arising out of any of your operations outside of the territorial limits
- Liability arising out of construction, alteration, repair or demolition on high risk locations/activities
- Liability arising in respect of Liquidated damages, punitive damages, fines or penalties
- Liability arising out of any of your ownership or use of any mechanically propelled motor vehicle or mobile plant. (This exclusion will not apply in respect of loading/unloading and whilst the motor vehicle or plant is being used as a tool of trade)
- Liability arising out of pollution or contamination other than caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance
- Liability arising out of professional advice given by you for a fee
- Liability arising out of property damage in respect of the part of any property upon which you have been working where such damage is the direct result of your work
- Liability arising out of property damage to any of your property or in your custody or control. This exclusion will not apply to the personal effects of your visitors or employees and will not apply to damage to buildings (including contents) which are temporarily occupied by you for the purpose of carrying out work
- Liability arising out of the inhalation of silica
- Liability arising under The Package Travel, Package Holidays and Package Tour Regulations 1992
- Liability arising out of your ownership or use of any craft designed to travel through air or space, hovercraft or watercraft other than waterborne vessels not exceeding 10 metres in length used on inland waterways.

The following specific products liability exclusions also apply:

- Liability arising from products knowingly sold or supplied for use in craft designed to travel through air or space
- Indemnity for replacing, reinstating, rectifying, recalling or guaranteeing the performance of any product
- Liability arising from products which at the time of the contract of sale or supply are knowingly exported to the United States of America or Canada



Employee dishonesty (if selected)

Provides insurance cover to protect money and property against the dishonest acts of employees.

| Extension/cover | Standard wordings/limits |
|-------------------------------------|--|
| Cover limit | Variable limits up to £25,000 |
| Bilateral extended reporting period | Included |
| Computer fraud | Included |
| Employee benefit plans | Included |
| Forgery | Included |
| Funds transfer fraud | Included |
| Investigation costs | Included |
| Money orders | Included |
| New entities | Included |
| Paper currency | Included |
| Reconstitution costs | £25,000 in any one period of insurance |

Significant exclusions or limitations

- Employee dishonesty excess £250
- Excludes damages, fines, penalties or taxes of any description
- Excludes the costs of defending any legal proceedings brought against you or the fees, costs or expenses incurred or paid by you in prosecuting or defending any legal proceedings
- Excludes loss arising out of or in connection with kidnap or ransom or any threat thereof or extortion other than extortion by an employee
- Excludes any fees, costs or expenses incurred by you in establishing the existence of or the amount of loss
- Excludes loss caused by any employee whom you were aware had previously committed a criminal act before or after the date of commencement of employment with you
- Excludes indirect loss
- Excludes loss sustained by one part of you to the benefit of any other part of you
- Excludes loss of proprietary information and trade secrets

Special conditions

- Cancellation on discovery
- Dealing and trading
- Joint insured
- Knowledge
- Non-identification
- Prosecution
- Valuation



Legal expenses (if selected)

Provides you with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy in relation to your business activities. Underwritten by ARAG Legal Expenses Insurance Company Limited.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

| What is insured | Standard/Optional |
|---|-------------------|
| Employment Disputes and Compensation Awards | Standard |
| Legal Defence | Standard |
| Statutory Licence Appeals | Standard |
| Property Protection | Standard |
| Personal Injury | Standard |
| Tax Protection | Standard |
| Contract Disputes | Standard |
| Debt Recovery | Standard |

What is not insured

- Claims which do not arise directly in connection with the insured business
- Any claim reported to us more than 180 days after the date you should have known about the insured incident
- Civil cases where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- Costs you incur without our expressed acceptance
- Legal problems that started before the date your cover begins
- The VAT element of any costs if you are registered for VAT
- Costs and expenses and compensation awards which exceed the limit stated on the schedule for any one event, and Employment Dispute compensation awards which exceed an overall total limit of £1,000,000 in any one period of insurance
- Fines, penalties, compensation or damages you are ordered to pay by a court or other authority other than compensation awards covered under Employment Disputes and Compensation Awards and Legal Defence
- If we agree you can choose your own lawyer, any costs above £100 per hour (this amount may vary from time to time)

Cover restrictions

You are not covered for:

The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest unless we are liable for a compensation award under the policy

Employment Disputes and Compensation Awards claims relating to:

- employee internal disciplinary or grievance procedures
- disputes within the first 90 days of the start of this policy
- a dispute with an employee subject to a warning issued 180 days immediately preceding the start date of this policy if the dispute arises within 180 days of the policy start date
- any claim relating to a redundancy which occurs within the first 180 days of the start of this policy
- compensation awards following a breach of statutory duty, where you did not seek and follow legal advice after becoming aware of the issue
- Transfer of Undertakings Regulations or the Transfer of Employment (Pension Protection) Regulations

Legal Defence for criminal prosecutions relating to a motor vehicle

Contract Disputes or Debt Recovery claims:

- relating to a dispute arising within the first 90 days of the policy (if the agreement was entered into before the start of this policy)
- where the amount in dispute is £500 or less (incl. VAT)
- relating to a lease, license, or tenancy of land or buildings
- relating to financial products

Personal Injury claims relating to an illness or injury that happens gradually, or those solely for psychological injury or mental illness, or clinical negligence

Tax Protection claims relating to an investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences

Excess payments – you must pay:

- The first £500 of any Contract Disputes claim if the amount in dispute exceeds £5,000 (incl. VAT)



Personal accident (if selected)

Provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

| Extension/cover | Standard wordings/limits |
|------------------------|--------------------------------|
| Maximum benefit | Variable limits up to £100,000 |
| Disappearance | Included |
| Exposure | Included |
| Funeral costs | Included |
| Hijack or kidnap | Included |
| Medical costs | Up to £5,000 |
| Rehabilitation support | Included |

Significant exclusions or limitations

This section excludes:

- A person insured engaging in active service in any of the armed forces of any nation
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post-traumatic stress disorder excluding a direct result of bodily injury caused by an event
- A journey to the following countries or specific areas of countries: Afghanistan, Iran, Iraq, Israeli-occupied Territories, Somalia, Syria and Yemen
- A person insured engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- A person insured committing or attempting to commit suicide or intentionally inflicting self-injury
- War within the person insured's country of permanent residence or country of secondment

The following limits apply:

- Event aggregate limit £5,000,000
- Multi-engined aeroplane limit £1,000,000
- Other forms of aerial transport limit £500,000

Special conditions

- Interest
- Reasonable care
- Third party rights



Terrorism (if selected)

The Terrorism section provides cover for damage to the property insured under the policy and consequential loss proximately caused by an act of terrorism for damage and consequential loss occurring in England, Wales and Scotland.

| Extension/cover | Standard wordings/limits |
|-----------------------|--------------------------|
| Certified terrorism | Included |
| Uncertified terrorism | Included |

Significant exclusions

This section excludes:

- Loss occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power
- Loss caused by damage to or the destruction of any computer system or any alteration, modification, distortion, erasure or corruption of data
- Any nuclear installation or nuclear reactor



Goods in transit (if selected)

Provides insurance cover to protect property in transit in either own vehicles or carried by a third party within the territorial limits.

| Extension/cover | Standard wordings/limits |
|--|-------------------------------|
| Cover limit | Variable limits up to £25,000 |
| Damage to sheets, ropes, dunnage, securing chains, toggles | £5,000 |

| Extension/cover | Standard wordings/limits |
|-------------------------------|---|
| Additional discharge expenses | Reasonable costs |
| Debris removal | Reasonable costs (up to 10% of sum insured) |
| Personal effects | £500 |
| Segregation | Included |
| Waiver of subrogation rights | Included |

Significant exclusions or limitations

- Goods in transit excess £250
- Excludes any claim caused by or arising from capture, seizure, arrest, restraint or detainment of the property insured by any Authority other than in respect of war risks
- Excludes damage or expense caused by delay
- Excludes livestock, gold or silver articles, precious metals or stones, jewellery, furs, wines, spirits, tobacco, cigars and cigarettes, mobile phones, audio-visual equipment, tablets, computers, computer games consoles and the like, non-ferrous metals and scrap, coins, money, stamps, stamp collections, bonds or securities, explosives or other dangerous goods
- Excludes loss from a soft topped, open topped, open sided or curtain sided vehicle or trailer caused by theft or attempted theft unless the vehicle or trailer is stolen at the same time
- Excludes damage or expense caused by inherent vice or nature of the property insured
- Excludes mechanical, electrical and/or electronic breakdown, failure and/or derangement of the property insured
- Excludes damage or expense attributable to your reckless or wilful misconduct
- Excludes ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the property insured
- Excludes damage to second-hand or used goods or machinery loss caused by or consisting of rust, oxidation, scratching
- Excludes denting, chipping or marring unless the goods have been fully reconditioned
- Excludes recorded information
- Excludes riot, strikes or civil commotion occurring outside of the territorial limits
- Excludes damage caused by or arising from insufficiency or unsuitability of packing, stowage or preparation of the property insured
- Excludes any claim for the property insured whilst not in transit

Special provision

- Reasonable care



General exclusions

- Communicable diseases.
- Date related performance and functionality.
- Electronic risks.
- Northern Ireland civil commotion.
- Nuclear and war risks, government or public authority order and sonic bangs.
- Terrorism.



Additional policy benefits, services and helplines

Zurich Risk Advisor

Zurich Risk Advisor is a free to use risk management app that makes risk assessments easier to understand, provides you with insight and recommends best practices including self-risk assessments.

Experience the benefits of Zurich Risk Advisor by downloading the app from the Apple store or the Google Play Store. Visit our website for more details: www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor

Risk Management Advice Line

To help identify and manage issues before they occur, our risk management advice line operates during normal business hours, providing free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

Call 0800 302 9052

ARAG Legal Expenses Helplines and other services

- Legal advice – please call 0344 893 0859
- Tax advice – please call 0344 893 0859
- Counselling service – please call 0344 893 9012
- Online document drafting – visit www.aragbusinesslaw.co.uk
- Employment Manual – visit www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual



Minimum transaction premium

If any changes are made to the policy that result in an additional or return premium of less than our minimum transaction premium of £25 plus insurance premium tax (IPT), then this premium adjustment will not be charged or refunded.



Cancellation rights

If you do not want to accept the policy, notification is required within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied subject to our minimum policy premium of £50 plus insurance premium tax (IPT).

If the policy is cancelled at any other time we will charge you on a pro rata basis for the time we have been on cover subject to our minimum policy premium of £50 plus insurance premium tax (IPT).

If the policy is cancelled and the refund is less than our minimum transaction premium of £25 plus insurance premium tax (IPT) then no refund will be given.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.



Claims

Not applicable to Employee dishonesty, Legal expenses and Personal accident. For claims under those sections please refer to your policy for contact details.

To make a claim online visit: www.zurich.co.uk/business/claims

Call us on: **0800 302 9055**



Rehabilitation Claims Services (available to Employers' Liability customers only)

Our Rehabilitation team offer an innovative approach to acute injury management, proactively treating injuries to prevent chronicity and long-term absence, helping your employees return to work sooner. Treatments offered can include physiotherapy, hand therapy, psychological therapy, diagnostic imaging and surgical solutions.

Our service is suitable for most injuries arising from workplace incidents and offers immediate access to professional medical expertise. Our rehabilitation service can help you reduce the costs of injuries and accidents at work by ensuring employees access appropriate and timely treatment.

Rehabilitation can help manage a claim and mitigate your losses as a faster recovery enables quicker settlement, less exaggeration of symptoms and reduction in the average number of days lost.

To make a claim online visit: <https://liabilityclaims.zurich.co.uk/link/portal/mmc>

Call us on: **0800 028 8261**

Email us on: mmc@uk.zurich.com



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.



Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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